

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Brandon Simms  
 Amy Brown  
 Debtors

Case No. 17-12141-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlv  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 73

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db/jdb +Brandon Simms, Amy Brown, 540 Blaker Dr, East Greenville, PA 18041-1759  
 13890689 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: citibank, po box 78009, phoenix, AZ 85062)  
 13953966 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083  
 13890686 +Chase, P.O. Box 78420, phoenix, AZ 85062-8420  
 13890687 +Chase Mortgage, P.O. Box 78420, phoenix, AZ 85062-8420  
 13984505 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 13890721 +PPL, P.O. Box 25239, lehigh valley, PA 18002-5239  
 13988125 +Select Portfolio Servicing, c/o Mateo S. Weiner, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Phila., PA 19106-1541  
 13890730 +Upper Perk Ambulance, 2199 e buck rd, pennsburg, PA 18073-1214  
 13890735 +Vanguard, P.O. Box 1101, valley forge, PA 19482-1101  
 13890672 +blaze, po box 2496, omaha, NE 68103-2496  
 13890683 +capital one, po box 60501, city of industry, CA 91716-0501  
 13890688 +childrens place, PO BOX 659820, san antonio, TX 78265-9120  
 13890691 +comcast, 706 n 13th st, allentown, PA 18102-1200  
 13890694 +direct tv, 333 w 4th st, bethlehem, PA 18015-1532  
 13890697 +first savings, po box 5019, sioux falls, SD 57117-5019  
 13890703 +home depot, P.O. Box 9001010, louisville, KY 40290-1010  
 13890704 +indigo, po box 205458, dallas, TX 75320-5458  
 13890706 +justice, Dept 7680, carol stream, IL 60116-0001  
 13890705 +justice, retail services, dept 7680, carol stream, IL 60116-0001  
 13890708 +legacy credit card, po box 2496, omaha, NE 68103-2496  
 13890713 +macys, po box 9001094, louisville, KY 40290-1094  
 13890714 +mariner, 358 Upland Square Drive, pottstown, PA 19464-9436  
 13890716 +milestone, po box 84059, columbus, GA 31908-4059  
 13890722 +show, po box 2519, omaha, NE 68103-2519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: BrianEvesLaw@gmail.com Oct 06 2017 01:56:27 BRIAN C. EVES,  
 Law Offices of Brian C. Eves, P.O. Box 0713, New Hope, PA 18938-0713  
 tr +E-mail/Text: bncnotice@phl3trustee.com Oct 06 2017 01:58:51 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704  
 smg E-mail/Text: bankruptcy@phila.gov Oct 06 2017 01:58:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2017 01:57:23  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 06 2017 01:57:44 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 06 2017 01:57:25 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13990752 EDI: GMACFS.COM Oct 06 2017 01:38:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004  
 13890659 +EDI: GMACFS.COM Oct 06 2017 01:38:00 Ally Financial, P.O. Box 9001951,  
 louisville, KY 40290-1951  
 13993913 EDI: BECKLEE.COM Oct 06 2017 01:38:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13890695 EDI: DISCOVER.COM Oct 06 2017 01:38:00 discover, po box 30395, salt lake city, UT 84130  
 13971430 EDI: DISCOVER.COM Oct 06 2017 01:38:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13979101 EDI: AGFINANCE.COM Oct 06 2017 01:38:00 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 13891235 +EDI: PRA.COM Oct 06 2017 01:43:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 13974428 EDI: Q3G.COM Oct 06 2017 01:43:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13890658 +EDI: WFNNB.COM Oct 06 2017 01:43:00 abercrombie and fitch, PO Box 182273,  
 columbus, OH 43218-2273  
 13890660 +EDI: RMSC.COM Oct 06 2017 01:38:00 amazon, PO Box 960013, orlando, FL 32896-0013  
 13890662 +EDI: RMSC.COM Oct 06 2017 01:38:00 american eagle, P.O. Box 530942,  
 atlanta, GA 30353-0942  
 13890664 +EDI: AMEREXPR.COM Oct 06 2017 01:38:00 american express, P.O.Box 650448,  
 dallas, TX 75265-0448  
 13890665 +EDI: RMSC.COM Oct 06 2017 01:38:00 athleta, PO Box 530942, atlanta, GA 30353-0942  
 13890667 +E-mail/Text: bk@avant.com Oct 06 2017 01:58:30 avant, 222 n lasalle st, ste 1700,  
 chicago, IL 60601-1101  
 13890668 +EDI: RMSC.COM Oct 06 2017 01:38:00 banana republic, PO Box 530993,  
 atlanta, GA 30353-0993  
 13890670 +EDI: BANKAMER.COM Oct 06 2017 01:38:00 bank of america, po box 15019,  
 wilmington, DE 19850-5019

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13890671 +E-mail/Text: Smarkunas@thebeneficial.com Oct 06 2017 01:59:01 beneficial bank,  
1818 market st, philadelphia, PA 19103-3628  
13890674 +E-mail/Text: WFB.Bankruptcy@cabelas.com Oct 06 2017 01:59:00 cabelas club visa,  
po box 82575, lincoln, NE 68501-2575  
13890676 +EDI: CAPITALONE.COM Oct 06 2017 01:38:00 capital one, po box 71083,  
charlotte, NC 28272-1083  
13890684 +EDI: RMSC.COM Oct 06 2017 01:38:00 care credit, PO Box 960061, orlando, FL 32896-0061  
13890692 +EDI: RCSFNBMARIN.COM Oct 06 2017 01:38:00 credit one, po box 60500,  
cit of industry, CA 91716-0500  
13890693 +EDI: RMSC.COM Oct 06 2017 01:38:00 dicks sporting goods, po box 960012,  
orlando, FL 32896-0012  
13890696 +EDI: AMINFOFP.COM Oct 06 2017 01:43:00 first premier, po box 5529,  
sioux falls, SD 57117-5529  
13890699 +EDI: WFNNB.COM Oct 06 2017 01:43:00 gamestop, PO Box 659820, san antnio, TX 78265-9120  
13890700 +EDI: RMSC.COM Oct 06 2017 01:38:00 gap, PO Box 530942, atlanta, GA 30353-0942  
13890701 +EDI: RMSC.COM Oct 06 2017 01:38:00 gap visa, po box 530942, atlanta, GA 30353-0942  
13890702 +EDI: RMSC.COM Oct 06 2017 01:38:00 hh gregg, P.O. Box 960061, orlando, FL 32896-0061  
13890707 +EDI: CBSKOHLS.COM Oct 06 2017 01:38:00 kohls, po box 2983, milwaukee, WI 53201-2983  
13890710 +E-mail/Text: bk@lendingclub.com Oct 06 2017 01:58:24 lending club, po box 39000,  
san francisco, CA 94139-0001  
13890711 +EDI: RMSC.COM Oct 06 2017 01:38:00 lowes, PO Box 530914, atlanta, GA 30353-0914  
13890715 +EDI: MERRICKBANK.COM Oct 06 2017 01:38:00 merrick bank, po box 660702,  
dallas, TX 75266-0702  
13890718 +EDI: RMSC.COM Oct 06 2017 01:38:00 old navy, po box 530942, atlanta, GA 30353-0942  
13890720 +EDI: AGFINANCE.COM Oct 06 2017 01:38:00 one main financial, 676 N West End Blvd,  
quakertown, PA 18951-4100  
13890723 +EDI: WTRRNBNK.COM Oct 06 2017 01:43:00 target, P.O. Box 660170, dallas, TX 75266-0170  
13890725 +EDI: CRFRSTNA.COM Oct 06 2017 01:38:00 tires plus, P.O. Box 81344,  
cleveland, OH 44188-0001  
13890726 +EDI: RMSC.COM Oct 06 2017 01:38:00 tj maxx, PO Box 965013, orlando, FL 32896-5013  
13890727 +EDI: RMSC.COM Oct 06 2017 01:38:00 tjmaxx, PO Box 530948, atlanta, GA 30353-0948  
13890728 +EDI: RMSC.COM Oct 06 2017 01:38:00 toysrus, PO Box 530938, atlanta, GA 30353-0938  
13890731 +EDI: TSYS2.COM Oct 06 2017 01:43:00 upromise, po box 13337, philadelphia, PA 19101-3337  
13890733 +EDI: USAA.COM Oct 06 2017 01:38:00 usaa, 10750 mcdermott fwy, san antonio, TX 78288-1600  
13890732 +EDI: USAA.COM Oct 06 2017 01:38:00 usaa, 10750 mcdermott fwy,  
san antonio, TX 78288-1600  
13890736 +EDI: RMSC.COM Oct 06 2017 01:38:00 walmart, P.O. BOX 530927, atlanta, GA 30353-0927  
TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13890690\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: citibank, po box 78009, phoenix, AZ 85062)  
13890661\* +amazon, PO Box 960013, orlando, FL 32896-0013  
13890663\* +american eagle, P.O. Box 530942, atlanta, GA 30353-0942  
13890666\* +athleta, PO Box 530942, atlanta, GA 30353-0942  
13890669\* +banana republic, PO Box 530993, atlanta, GA 30353-0993  
13890673\* +blaze, po box 2496, omaha, NE 68103-2496  
13890675\* +cabelas club visa, po box 82575, lincoln, NE 68501-2575  
13890677\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890678\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890679\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890680\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890681\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890682\* +capital one, po box 71083, charlotte, NC 28272-1083  
13890685\* +care credit, PO Box 960061, orlando, FL 32896-0061  
13890698\* +first savings, po box 5019, sioux falls, SD 57117-5019  
13890709\* +legacy credit card, po box 2496, omaha, NE 68103-2496  
13890712\* +lowes, PO Box 530914, atlanta, GA 30353-0914  
13890717\* +milestone, po box 84059, columbus, GA 31908-4059  
13890719\* +old navy, PO Box 530942, atlanta, GA 30353-0942  
13890724\* +target, P.O. Box 660170, dallas, TX 75266-0170  
13890729\* +toysrus, PO Box 530938, atlanta, GA 30353-0938  
13890734\* +usaa, 10750 mcdermott fwy, san antonio, TX 78288-1600  
13890737\* +walmart, P.O. BOX 530927, atlanta, GA 30353-0927

TOTALS: 0, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0313-2

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2017 at the address(es) listed below:

BRIAN C. EVES on behalf of Joint Debtor Amy Brown BrianEvesLaw@gmail.com  
BRIAN C. EVES on behalf of Debtor Brandon Simms BrianEvesLaw@gmail.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
MARIO J. HANYON on behalf of Creditor Deutsche Bank National Trust Company, As Trustee, Et.  
Al paeb@fedphe.com  
MATTEO SAMUEL WEINER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee,  
in trust for registered Holders of Long Beach Mortgage Loan Trust 2006-9, Asset-Backed  
Certificates, Series 2006-9 bkgroup@kmlawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Deutsche Bank National Trust Company, As Trustee,  
Et. Al pa.bkecf@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

<b>Information to identify the case:</b>		
Debtor 1	Brandon Simms First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3722 EIN -----
Debtor 2 (Spouse, if filing)	Amy Brown First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-3828 EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter 7 3/28/17
Case number: 17-12141-mdc		Date case converted to chapter 13 8/15/17

## Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Brandon Simms	Amy Brown
<b>2. All other names used in the last 8 years</b>	aka Amy Simms	
<b>3. Address</b>	540 Blaker Dr East Greenville, PA 18041	540 Blaker Dr East Greenville, PA 18041
<b>4. Debtor's attorney</b> Name and address	BRIAN C. EVES Law Offices of Brian C. Eves P.O. Box 0713 New Hope, PA 18938-0713	Contact phone 215 200-6389 Email: <a href="mailto:BrianEvesLaw@gmail.com">BrianEvesLaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office --</u> <u>8:30 A.M. to 5:00 P.M. Reading Office</u> <u>-- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 10/5/17

**For more information, see page 2**

Debtor Brandon Simms and Amy Brown

Case number 17-12141-mdc

<b>7. Meeting of creditors</b>	<b>November 1, 2017 at 9:00 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 12/31/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 1/30/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 9/24/17
	<b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$350.64 per month for 60 months. The hearing on confirmation will be held on: <b>12/7/17 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	